

## List of Unattractive Industries

**Qatar Development Bank** seeks to provide a comprehensive and unified understanding of **industries through its private sector Business Guide**. The guide, which features a list of industries that attract less financing than others, is compiled based on a variety of indicators, including changing supply dynamics, the lack of necessary raw material and a product's relatively high manufacturing cost compared to its import cost as well as export dynamics among other factors that may indicate the inefficacy of financing a product or launching a project **during a given period**.

The list is subject to amendments and updates based on emerging trends and developments in industrial fields and commercial projects as well as its alignment with the needs of the **Qatari and global markets**.

Below you will find a list of **industrial products and services** that are deemed less attractive for financing:

### Qatar Development Bank's List of Unattractive Industries - May 2023

Activities	Materials	Application and Description	Geographic Scope	Project Status
			Local or Exports	Green or Brownfield
<b>Manufacturing of Food &amp; Beverage Products</b>				
Industrial Bakery	Bread, and Bakery Products excluding biscuits and chips.	Fresh to medium-shelf-life i.e. non-confectionery bakery items.	Both	Greenfield
Juice   Short-Life	Liquid - up to 28-day Shelf Life Juices.	Juice made from concentrate with varying degree of fruit content (less than 25% fruit content - 100%).	Qatar	Greenfield
Milk (Fresh, Processed, and Powder)	Fresh and processed milk whether short-life, UHT, or powder.	Producing milk from fresh milk or from powdered milk, whether with a backward integrated farm or not.	Both	Greenfield
Pasta (standalone)	Pasta whether or not containing eggs.	Pasta in all shapes (Long & Short) and including spaghetti, macaroni, Vermicelli, Cannelloni Stars, Penne...	Both	Greenfield
Potato Chips	Potato chips/crisps	N/A	Both	Both
Water (Bottling)	Bottled drinking water	N/A	Qatar	Both
<b>Manufacturing of Metal Products</b>				
Aluminum Profiles	Aluminum profiles made through extrusion process using Aluminum ingots/billets as raw material.	Used mainly for architectural applications.	Qatar	Both

Activities	Materials	Application and Description	Geographic Scope	Project Status
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Copper Winding Wire	Insulated copper conductor	Used in building motors, transformers and other electromagnetic equipment, which require tight coils of wire.	Both	Greenfield
Copper Wire	Copper wires in reel	Copper winding wire used primarily in the manufacturing of cables.	Both	Both
Pre-engineered and pre-fabricated Buildings	Pre-designed primary and secondary sections of steel plates and sheets	For use in factory sheds, warehouses ...	Qatar	Both
Standalone metal products (e.g. wood nails, bolts...)	Wood nails, bolts...	Mainly used in construction sector and the carpentry sub-sector.	Qatar	Both
Aluminum Composite Panels (ACP) and Tiles	-Aluminum composite panels (ACP) with polyethylene (PE) core  -ACP with fire retardant (FR) core	-False ceilings -Sections -Surfaces -Exteriors  -Aluminum tiles for ceilings -Decorative tiles  (ACP is a sub-category of Sandwich Panels).	Both	Both
Steel Structures	Fabrication of load bearing structural frames including columns, beams, trusses	Used as a construction material for supporting high load ...	Both	Greenfield
Welding Electrodes	Welding Electrodes	Mainly used as a consumable for welding in the construction industry.	Both	Greenfield
<b>Manufacturing of Non-Metallic Mineral Products</b>				
Hollow Blocks, & Curbstone Interlock	N/A	Used as a construction and building material for walls, flooring.	Both	Both
Flat/Float Glass	Flat Glass Sheets made from Silica sand, Soda Ash, limestone...	Used by downstream glass, processors (cutting, polishing laminating, tempering, double glazing, bending) to produce products used in construction industry, automotive industry, and LED & Solar Panels.	Both	Both
Non-refractory mortars and cement	Cement, Bricks mixes, etc... (other than those mentioned under Hollow Bricks, and Ready Mix	Used as building material.	Both	Both
Ready Mix Cement	Cement	Used as building material.	Both	Both
Tiles (Marble, Ceramic)	Tiles of Porcelain, Ceramic, Marble	Usually square or rectangular in shape. Generally used for covering roofs, floors, walls, or other objects such as tabletops.	Qatar	Greenfield

Activities	Materials	Application and Description	Geographic Scope Local or Exports	Project Status Green or Brownfield
<b>Manufacturing of Plastics and Rubber Products</b>				
Conventional Plastic Pipes	PE, PVC, PP (Pipes)	Polyethylene (PE) Pipes - Consists of HDPE & LDPE Pipes  Polyvinyl chloride (PVC) - Comprises & (chlorinated PVC (CPVC Unplasticised PVC (UPVC) Pipes.	Both	Greenfield
Plastic Tanks	LLDPE Plastic Tanks	Used for water	Qatar	Greenfield
Road Barriers (LLDPE)	Road barriers made of LLDPE	Plastic barriers are made of a light weight polyethylene which is much lighter than traditional concrete barriers.	Both	Both
Shopping Bags (PE)	Bags made of PE	Container made of thin, flexible, plastic film, nonwoven fabric or plastic textile. Used for containing and transporting a variety of goods.	Both	Greenfield
Tires Recycling or related industries	Tire crumbs or powder. And any product produced directly from waste tire from within the same facility	Applicable to both: either recovery alone or recovery + recycling combined.	Both	Both
UPVC Profiles	UPVC profiles made through extrusion process using PVC Resin as the main raw material	UPVC profiles are used by fabricators for making doors and windows.	Qatar	Greenfield
UPVC Windows and Doors	Windows and doors made of UPVC profiles and glass or doors completely made of uPVC sheets	Used in residential and commercial applications.	Qatar	Greenfield
PET Preforms for Water Bottling	PET Performs	Used in Water Bottling	Qatar	Both
Plastic Fittings	All plastic types	They are used in conjunction with pipes  Key Applications: -Drainage -Agriculture -Ducting -Electrical Installations	Both	Both
PE Sheets and Films (including XLPE Sheets)	Polyethylene	-Weatherproofing -Vapor retarding -Protection sheet in construction -Roofing -Insulation -Counter-top protection	Both	Both
Plastic Garbage Bins	HDPE	Used for communal and municipal waste.	Both	Both
EPS and XPS Boards	Expanded Polystyrene and Extruded Polystyrene	-Wall Insulation -Floor Insulation -Decoration -Packaging -Water proofing	Qatar	Both

Activities	Materials	Application and Description	Geographic Scope	Project Status
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Industrial Resins	-Polyester Resins -Alkyd Resins -Isophthalic Resins -Orthophthalic Resins -Other	Synthetic polymers used in plastics, fiberglass glass reinforced plastics, or paints industries.	Both	Both
<b>Manufacturing of Paper Products</b>				
Cardboard Boxes	Corrugated cartons	Mainly used as a packaging material.	Qatar	Greenfield
Diapers and Sanitary Pads	Diapers & Sanitary Pads	For personal use.	Qatar	Greenfield
Paper and Cardboard Recycling	Paper in Jumbo Rolls, Fluting Paper, Test Liners...	Mostly used in the production of, downstream paper processing cardboard manufacturing, and rewinding facilities.	Both	Greenfield
Tissue Paper	Tissue in the form of facial tissues, toilet paper, kitchen rolls, paper towels ...	This category excludes Jumbo rolls, or wet wipes, hygiene products, diapers...	Both	Greenfield
<b>Other Manufacturing</b>				
Carpentry	Wooden furniture and joinery including chairs, tables, beds cupboards, doors, windows, cabinets, flooring panels, roofing panels...	Residential and commercial use.	Both	Greenfield
Detergents	Dry (Powder) and Liquid	Not for human-use and excluding soaps.	Qatar	Greenfield
Electric Cables	LV (including building wire and other LV cables), MV, HV, EHV Cables (Copper or Aluminum Core), Telecom Cables Instrumentation and Control Cables	This category excludes winding wires.	Both	Greenfield
Perfume	From essential oils or synthetic oils whether sprayed or not	For personal use.	Both	Greenfield
Safety Shoes	Safety shoes under PPE (Personal Protection Equipment)	Protection for toes, against perforation and sprays.	Qatar	Greenfield
Switchgear	LV, MV, HV	Used to regulate the flow of electricity within an electrical system.	Both	Greenfield
Tents (industrial scale production)	Synthetic and Textile Tents	Used for personal use, camping, or events.	Qatar	Greenfield
Fabrication of /Façade Windows/ Doors	This is mainly fabrication and assembly businesses for glass and frames of multiple materials  It covers all frame types, including plastic, steel aluminum or wood	-Façade -Windows -Doors -Other	Both	Both
Flexographic Printing	Miscellaneous printed Films and Pouches  Miscellaneous paper, foil, or combination labels (adhesive or not) and packages  IML (in-mould labels)	Used mainly for labeling and packaging purposes.	Both	Both

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Wood Plastic Composite (flooring, cladding)	Wood Plastic Composites made of Thermoplastic Material (like /polyethylene) or Wood Vegetable Fiber/Flour	WPCs for flooring, cladding, doors and other various applications.	Qatar	Greenfield
<b>Agriculture and Farming</b>				
Chicken Farming	Fresh and Frozen Chicken	Raising of chicken for the production and sales of fresh and frozen poultry.	Both	Greenfield
Dairy Farming	Fresh Milk	Raising of cows for the production and sales of milk.	Both	Greenfield
<b>Services</b>				
Conventional Travel & Tourism Offices	N/A	Conventional travel agencies, and conventional ticketing offices, etc ...	Both	Both
Nurseries and Kindergartens	N/A	Standalone Nurseries and Kindergarten catering to early childhood education.	Both	Greenfield
Solo Specialized Clinics (Dentistry, Dermatology, or Gynecology)	N/A	Clinics specialized in one discipline that is either: -Dentistry -Dermatology -Obstetrics and Gynecology	Both	Both
Polyclinic of 2 to 3 Disciplines	N/A	Healthcare Center with up to 3 disciplines where half or more of the disciplines are: -Dentistry -Dermatology -Obstetrics and Gynecology -Orthopedics	Both	Both
Polyclinic of 4 or more Disciplines	N/A	Healthcare Centers with 4 or more disciplines whereby any or a combination of the below make up 50% of the revenues: -Dentistry -Dermatology -Obstetrics and Gynecology -Orthopedics	Both	Both
& Food Beverage Outlets	N/A	All food and beverage serving outlets whether restaurants, booths, stalls, mobile trucks, kiosks, industrial kitchens, traditional kitchens, catering, bakeries...  Applicable to Franchise and non-franchise concepts.	Both	Both
Hotels and/or Operations of Hotels	N/A	All accommodation including Hotels, Resorts, Hotel Apartments and/or the operations thereof.	Both	Both
Automobile Garages	N/A	Motor vehicles workshops for repair, maintenance, and wash.	Both	Both

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Salon and/or Spa	N/A	All female and male hairdressing and beauty treatments including activities of salons, nail parlors, barber shops, and spas (including massage, facials, saunas, baths)	Both	Both
Dry Cleaning and Laundry Services	N/A	Industrial and commercial dry cleaning, laundry, and pressing services  This also includes rug and carpet cleaning services	Both	Both
Tailoring Workshops	N/A	All custom and non-custom tailoring activities conducted in workshops whether for traditional or non-traditional garments	Both	Both
Cleaning Companies	N/A	All activities of companies engaged in cleaning services Household cleaning Interior and Exterior cleaning of buildings.  This excludes specialized cleaning services like for machinery, wells	Both	Both
Manpower Sourcing	N/A	Companies engaged in the head hunting and/or provision of temporary or permanent staff to other employers.	Both	Both

**The List of Unattractive Industries applies to project finance (i.e., for project setup or expansion) and does not apply to Trade Finance.**

The list does not apply for production under the license of top worldwide manufacturers